

EXHIBIT G

APPENDIX

May , 1988

REC'D 10/10/1988
22422

To: The Field Force

Re: Market the Product not the Illustration

For fifty-odd years interest rates have been stable or going up. Dividend scales developed by companies changed infrequently, and for a long time actual experience proved to be better than illustrated. In recent years interest rates have backed off somewhat with the result that some of our competitors have had to reduce their dividend scales and similar action is imminent with many others.

A recent Tillinghast survey indicated that 10 out of 18 of our competitors will be lowering their dividend scales either this year or next. As a result, companies like Metropolitan, who rely on the portfolio rate philosophy, will have a major advantage over those companies that rely on "short term" strategies.

As more and more of our customers experience these reductions it is only natural for them to become more careful about accepting dividend scale projections at face value. Attempting to downplay their skepticism is not the best way to handle this situation. In the long run it is better to meet them halfway; get on their side and educate them regarding the products, dividend interest rate philosophies and the company (Metropolitan) you are recommending.

But with the variety of new products available, compounded with the complexity of sales illustrations, finding the policy that best suits your customer is a difficult task. It is essential that, in competitive situations, you be able to explain to your customers the difference. The interest rate philosophy a company uses greatly influences the rate of return they illustrate and pay.

To assist you in this matter we have prepared an interest rate philosophy explanation sheet accompanied by dividend scale trends of some of our major competitors. The time is right for us to seize the advantage... our competitive portfolio rate of return will position you and our products ahead of the competition.

Personal Insurance Marketing

M1157:

M109758530162

Notice: Production and Use Subject to Case Management and Protective Orders in MOL No. 101 United States Dist Ct.

MP4011004225

SUMMARY OF SOME OF THE PHILOSOPHIES BEING EMPLOYED BY
METROPOLITAN AND OTHER COMPANIES

PORTFOLIO RATE: Support product with the entire block of investments purchased for the line of business - assets are not allocated to particular products.

- More predictable pattern of investment yields allowing more competitive mortality, load and expense charges;
- Small fluctuations in rates credited to the product as interest rates change:
 - Good when rates fall;
 - Bad when rates rise.

NEW MONEY RATE: Interest rates credited to products are based on achievable yields on currently available investments.

- More volatile pattern of investment yields requiring less competitive load and expense charges;
- Large fluctuations in rates credited to the product as interest rates change:
 - Good when rates rise;
 - Bad when rates fall.

NEW MONEY RATES WITH JUNK BONDS: Support the product with very risky but high yielding investments such as junk bonds.

- Tremendous investment risk of default:
 - Possible exceptional return or devastating loss.

ARTIFICIALLY HIGH INTEREST RATES: Introduce product with an artificially high rate, then lower to a more profitable rate after a short time.

- Bad consumer reactions;
- Possible loss due to initial commitments;
- Possible persistency problems after the "bait is switched".

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Notice: Production and Use Subject to Case Management and Procedure
Order in SCDL No. 1091 United States Dist. Ct.

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WHOLE LIFE COMPETITIVE POSITION 1988 vs. 1986
NONSMOKER LIFE - STD. (2SM), PFD. (100H)

MALE 35

\$25,000

Company	Premium	TCV(AI) Age 65	TCV/\$1 of Premium				Rank 1987	1986
			1988	1987	1986	1988		
Metropolitan L95	\$ 408.25	\$ 41,075	100.61	100.61	89.72	6	6	7
Metropolitan Whole Life	360.75	38,450	106.58	106.58	100.67	4	4	6
Equitable	N/A							
J. Hancock	392.75	33,263	84.69	84.83	84.69	7	8	8
Prudential	340.75	35,216	103.35	103.35	158.43	5	5	3
Guardian	355.00	40,131	135.58	153.17	189.33	1	1	1
New England Life	347.25	42,469	122.30	130.68	159.35	2	3	2
Northwestern Mutual Life	405.75	46,093	113.60	121.88	134.19	3	2	4

\$100,000

Metropolitan L95	1,498	15,600	111.81	111.81	94.09	7	7	9
Metropolitan Whole Life	1,258	151,800	120.67	120.67	106.23	5	5	8
Equitable	1,955	148,714	109.75	109.75	127.73	9	9	6
J. Hancock	1,172 1st 3 1,458	161,732	114.36	114.36	114.36	6	6	7
Guardian	1,366	192,523	140.94	170.56	206.92	1	1	1
NYLIC	1,190	150,600	126.55	126.89	135.02	3	4	5
Prudential	1,273	140,864	110.66	110.66	173.84	8	8	2
New England Life	1,284	169,875	132.30	138.10	168.53	2	3	3
Northwestern Mutual Life	1,351	167,275	123.02	139.62	151.17	4	2	4

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Notice: Production and Use Subject to Case Management and Protective
Orders in MDL No. 1091, United States Dist. Ct.

WHOLE LIFE COMPETITIVE POSITION 1988 vs. 1986

NONSMOKER LIFE - STD. (25K), PFD. (100M)

MALE 55

M109758530165

\$25,000

Company	Premium	TCV(AI) 20 Years	TCV/\$1 of Premium				Rank 1987	1986	
			1988	1987	1986	1988			
Metropolitan L95	\$1,092.00	\$ 35,560	32.55	32.55	32.73	.6	6	7	
Metropolitan Whole Life	920.75	31,725	34.46	34.46	33.26	3	4	6	
J. Hancock	912.75	26,673	29.22	29.22	29.22	7	8	8	
Prudential	825.75	27,287	33.85	33.05	42.73	5	5	2	
Guardian	888.25	30,425	34.25	42.41	33.04	4	1	4	
New England Life	808.25	31,080	38.44	39.61	44.80	1	2	1	
Northwestern Mutual Life	974.50	35,950	36.88	39.90	41.10	2	3	3	
<u>\$100,000</u>									
Metropolitan L95	4,067	143,060	35.16	35.16	33.31	7	7	9	
Metropolitan Whole Life	3,811	124,500	37.60	37.60	33.91	3	5	8	
Equitable	2,984	103,382	34.68	34.68	39.46	8	8	6	
J. Hancock	2,849	123,698	35.88	35.88	35.88	5	6	7	
NYL	3,364	142,893	42.48	39.36	42.08	1	1	3	
Prudential	3,213	109,147	33.97	33.97	45.69	9	9	2	
Guardian	3,418	121,700	35.61	45.86	41.13	6	1	5	
New England Life	3,128	124,321	39.74	39.98	45.92	2	3	1	
Northwestern Mutual Life	3,026	110,600	36.55	40.84	42.08	4	2	3	

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Notice: Production and Use Subject to Case Management and Protective
Order in MDL No. 1091 United States Dist. Ct.

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MP4011004229

Notice: Production and Use Subject to Case Management and Protective Orders in MOL No. 0791 United States Dist. Ct.

MI 157:

M109758530166

1987 PORTFOLIO LIFE AT 95 EXCLUDING TERM AND LIFE PREFERRED MONITORING & 100% POLICY VALUES IN THOUSANDS									
1988 POSSIBILITIES (OTHER THAN IFS) REFLECT CHANGES THAT WOULD HAVE \$50 MILLION IMPACT									
X	CASE	1987	1988	APP	1987	1988	APP	1987	1988
325	46 (ACT)	16,747	16,747	APP	10,451	10,451	APP	10,150	10,150
325	39 (ACT)	16,721	16,721	APP	10,433	10,433	APP	10,132	10,132
325	86 (HNP)	16,711	16,711	APP	10,428	10,428	APP	10,127	10,127
325	86 (PDL)	16,711	16,711	APP	10,428	10,428	APP	10,127	10,127
325	86 (PBM)	16,711	16,711	APP	10,428	10,428	APP	10,127	10,127
325	86 (PRM)	16,711	16,711	APP	10,428	10,428	APP	10,127	10,127
X	CASE	1987	1988	APP	1987	1988	APP	1987	1988
325	46 (ACT)	16,747	16,747	APP	10,451	10,451	APP	10,150	10,150
325	46 (CMT)	16,747	16,747	APP	10,451	10,451	APP	10,150	10,150
325	46 (COL)	16,747	16,747	APP	10,451	10,451	APP	10,150	10,150
325	46 (PDL)	16,747	16,747	APP	10,451	10,451	APP	10,150	10,150
325	46 (PRM)	16,747	16,747	APP	10,451	10,451	APP	10,150	10,150
X	CASE	1987	1988	APP	1987	1988	APP	1987	1988
45	60 (ACT)	23,239	23,239	APP	10,321	10,321	APP	10,020	10,020
45	60 (HNP)	23,239	23,239	APP	10,321	10,321	APP	10,020	10,020
45	60 (PDL)	23,239	23,239	APP	10,321	10,321	APP	10,020	10,020
45	60 (PBM)	23,239	23,239	APP	10,321	10,321	APP	10,020	10,020
45	60 (PRM)	23,239	23,239	APP	10,321	10,321	APP	10,020	10,020
X	CASE	1987	1988	APP	1987	1988	APP	1987	1988
45	60 (ACT)	23,239	23,239	APP	10,321	10,321	APP	10,020	10,020
45	60 (CMT)	23,239	23,239	APP	10,321	10,321	APP	10,020	10,020
45	60 (COL)	23,239	23,239	APP	10,321	10,321	APP	10,020	10,020
45	60 (PDL)	23,239	23,239	APP	10,321	10,321	APP	10,020	10,020
45	60 (PRM)	23,239	23,239	APP	10,321	10,321	APP	10,020	10,020
X	CASE	1987	1988	APP	1987	1988	APP	1987	1988
45	60 (ACT)	40,687	40,687	APP	10,321	10,321	APP	10,020	10,020
45	60 (HNP)	40,687	40,687	APP	10,321	10,321	APP	10,020	10,020
45	60 (PDL)	40,687	40,687	APP	10,321	10,321	APP	10,020	10,020
45	60 (PBM)	40,687	40,687	APP	10,321	10,321	APP	10,020	10,020
45	60 (PRM)	40,687	40,687	APP	10,321	10,321	APP	10,020	10,020

Yonice: "Production and Use Studies in Case Management and Processing
Orders in MOL No. 1011 United States Dist. Ct."

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MP4011004230

1997 PORTFOLIO - WHOLE LIFE		1998 POSSIBLES (OTHER THAN FFS) REJECT CHARGES THAT WOULD HAVE \$50 MILLION IMPACT	
TOTAL SERIALIZED - 1 MILE		PER THOUSAND	
STANDARD HOMEOWNER -- 23K POLICIES			
X CASE			
26 48 (ACT)	10.02	10 101	10 101
26 49 (IPS)	10.02	10 101	10 101
26 49 (INT)	10.02	10 101	10 101
26 49 (COL)	10.02	10 101	10 101
26 49 (PAH)	10.02	10 101	10 101
26 49 (RAB)	10.02	10 101	10 101
35 48 (ACT)	14.43	10 101	10 101
35 49 (INT)	14.43	10 101	10 101
35 49 (POL)	14.43	10 101	10 101
35 49 (PAH)	14.43	10 101	10 101
35 49 (RAB)	14.43	10 101	10 101
45 48 (ACT)	22.97	10 101	10 101
45 49 (INT)	22.97	10 101	10 101
45 49 (COL)	22.97	10 101	10 101
45 49 (PAH)	22.97	10 101	10 101
45 49 (RAB)	22.97	10 101	10 101
50 48 (ACT)	30.43	10 101	10 101
50 49 (INT)	30.43	10 101	10 101
50 49 (COL)	30.43	10 101	10 101
50 49 (PAH)	30.43	10 101	10 101
50 49 (RAB)	30.43	10 101	10 101
55 48 (ACT)	47.89	10 101	10 101
55 49 (INT)	47.89	10 101	10 101
55 49 (COL)	47.89	10 101	10 101
55 49 (PAH)	47.89	10 101	10 101
55 49 (RAB)	47.89	10 101	10 101
60 48 (ACT)	65.35	10 101	10 101
60 49 (INT)	65.35	10 101	10 101
60 49 (COL)	65.35	10 101	10 101
60 49 (PAH)	65.35	10 101	10 101
60 49 (RAB)	65.35	10 101	10 101
65 48 (ACT)	82.81	10 101	10 101
65 49 (INT)	82.81	10 101	10 101
65 49 (COL)	82.81	10 101	10 101
65 49 (PAH)	82.81	10 101	10 101
65 49 (RAB)	82.81	10 101	10 101
70 48 (ACT)	100.27	10 101	10 101
70 49 (INT)	100.27	10 101	10 101
70 49 (COL)	100.27	10 101	10 101
70 49 (PAH)	100.27	10 101	10 101
70 49 (RAB)	100.27	10 101	10 101
75 48 (ACT)	117.73	10 101	10 101
75 49 (INT)	117.73	10 101	10 101
75 49 (COL)	117.73	10 101	10 101
75 49 (PAH)	117.73	10 101	10 101
75 49 (RAB)	117.73	10 101	10 101
80 48 (ACT)	135.19	10 101	10 101
80 49 (INT)	135.19	10 101	10 101
80 49 (COL)	135.19	10 101	10 101
80 49 (PAH)	135.19	10 101	10 101
80 49 (RAB)	135.19	10 101	10 101
85 48 (ACT)	152.55	10 101	10 101
85 49 (INT)	152.55	10 101	10 101
85 49 (COL)	152.55	10 101	10 101
85 49 (PAH)	152.55	10 101	10 101
85 49 (RAB)	152.55	10 101	10 101
90 48 (ACT)	170.01	10 101	10 101
90 49 (INT)	170.01	10 101	10 101
90 49 (COL)	170.01	10 101	10 101
90 49 (PAH)	170.01	10 101	10 101
90 49 (RAB)	170.01	10 101	10 101
95 48 (ACT)	187.47	10 101	10 101
95 49 (INT)	187.47	10 101	10 101
95 49 (COL)	187.47	10 101	10 101
95 49 (PAH)	187.47	10 101	10 101
95 49 (RAB)	187.47	10 101	10 101
100 48 (ACT)	204.83	10 101	10 101
100 49 (INT)	204.83	10 101	10 101
100 49 (COL)	204.83	10 101	10 101
100 49 (PAH)	204.83	10 101	10 101
100 49 (RAB)	204.83	10 101	10 101
105 48 (ACT)	222.19	10 101	10 101
105 49 (INT)	222.19	10 101	10 101
105 49 (COL)	222.19	10 101	10 101
105 49 (PAH)	222.19	10 101	10 101
105 49 (RAB)	222.19	10 101	10 101
110 48 (ACT)	240.55	10 101	10 101
110 49 (INT)	240.55	10 101	10 101
110 49 (COL)	240.55	10 101	10 101
110 49 (PAH)	240.55	10 101	10 101
110 49 (RAB)	240.55	10 101	10 101
115 48 (ACT)	257.91	10 101	10 101
115 49 (INT)	257.91	10 101	10 101
115 49 (COL)	257.91	10 101	10 101
115 49 (PAH)	257.91	10 101	10 101
115 49 (RAB)	257.91	10 101	10 101
120 48 (ACT)	275.27	10 101	10 101
120 49 (INT)	275.27	10 101	10 101
120 49 (COL)	275.27	10 101	10 101
120 49 (PAH)	275.27	10 101	10 101
120 49 (RAB)	275.27	10 101	10 101
125 48 (ACT)	292.63	10 101	10 101
125 49 (INT)	292.63	10 101	10 101
125 49 (COL)	292.63	10 101	10 101
125 49 (PAH)	292.63	10 101	10 101
125 49 (RAB)	292.63	10 101	10 101
130 48 (ACT)	310.00	10 101	10 101
130 49 (INT)	310.00	10 101	10 101
130 49 (COL)	310.00	10 101	10 101
130 49 (PAH)	310.00	10 101	10 101
130 49 (RAB)	310.00	10 101	10 101
135 48 (ACT)	327.36	10 101	10 101
135 49 (INT)	327.36	10 101	10 101
135 49 (COL)	327.36	10 101	10 101
135 49 (PAH)	327.36	10 101	10 101
135 49 (RAB)	327.36	10 101	10 101
140 48 (ACT)	344.72	10 101	10 101
140 49 (INT)	344.72	10 101	10 101
140 49 (COL)	344.72	10 101	10 101
140 49 (PAH)	344.72	10 101	10 101
140 49 (RAB)	344.72	10 101	10 101
145 48 (ACT)	362.08	10 101	10 101
145 49 (INT)	362.08	10 101	10 101
145 49 (COL)	362.08	10 101	10 101
145 49 (PAH)	362.08	10 101	10 101
145 49 (RAB)	362.08	10 101	10 101
150 48 (ACT)	379.44	10 101	10 101
150 49 (INT)	379.44	10 101	10 101
150 49 (COL)	379.44	10 101	10 101
150 49 (PAH)	379.44	10 101	10 101
150 49 (RAB)	379.44	10 101	10 101
155 48 (ACT)	396.80	10 101	10 101
155 49 (INT)	396.80	10 101	10 101
155 49 (COL)	396.80	10 101	10 101
155 49 (PAH)	396.80	10 101	10 101
155 49 (RAB)	396.80	10 101	10 101
160 48 (ACT)	414.16	10 101	10 101
160 49 (INT)	414.16	10 101	10 101
160 49 (COL)	414.16	10 101	10 101
160 49 (PAH)	414.16	10 101	10 101
160 49 (RAB)	414.16	10 101	10 101
165 48 (ACT)	431.52	10 101	10 101
165 49 (INT)	431.52	10 101	10 101
165 49 (COL)	431.52	10 101	10 101
165 49 (PAH)	431.52	10 101	10 101
165 49 (RAB)	431.52	10 101	10 101
170 48 (ACT)	448.88	10 101	10 101
170 49 (INT)	448.88	10 101	10 101
170 49 (COL)	448.88	10 101	10 101
170 49 (PAH)	448.88	10 101	10 101
170 49 (RAB)	448.88	10 101	10 101
175 48 (ACT)	466.24	10 101	10 101
175 49 (INT)	466.24	10 101	10 101
175 49 (COL)	466.24	10 101	10 101
175 49 (PAH)	466.24	10 101	10 101
175 49 (RAB)	466.24	10 101	10 101
180 48 (ACT)	483.60	10 101	10 101
180 49 (INT)	483.60	10 101	10 101
180 49 (COL)	483.60	10 101	10 101
180 49 (PAH)	483.60	10 101	10 101
180 49 (RAB)	483.60	10 101	10 101
185 48 (ACT)	500.96	10 101	10 101
185 49 (INT)	500.96	10 101	10 101
185 49 (COL)	500.96	10 101	10 101
185 49 (PAH)	500.96	10 101	10 101
185 49 (RAB)	500.96	10 101	10 101
190 48 (ACT)	518.32	10 101	10 101
190 49 (INT)	518.32	10 101	10 101
190 49 (COL)	518.32	10 101	10 101
190 49 (PAH)	518.32	10 101	10 101
190 49 (RAB)	518.32	10 101	10 101
195 48 (ACT)	535.68	10 101	10 101
195 49 (INT)	535.68	10 101	10 101
195 49 (COL)	535.68	10 101	10 101
195 49 (PAH)	535.68	10 101	10 101
195 49 (RAB)	535.68	10 101	10 101
200 48 (ACT)	553.04	10 101	10 101
200 49 (INT)	553.04	10 101	10 101
200 49 (COL)	553.04	10 101	10 101
200 49 (PAH)	553.04	10 101	10 101
200 49 (RAB)	553.04	10 101	10 101
205 48 (ACT)	570.40	10 101	10 101
205 49 (INT)	570.40	10 101	10 101
205 49 (COL)	570.40	10 101	10 101
205 49 (PAH)	570.40	10 101	10 101
205 49 (RAB)	570.40	10 101	10 101
210 48 (ACT)	587.76	10 101	10 101
210 49 (INT)	587.76	10 101	10 101
210 49 (COL)	587.76	10 101	10 101
210 49 (PAH)	587.76	10 101	10 101
210 49 (RAB)	587.76	10 101	10 101
215 48 (ACT)	605.12	10 101	10 101
215 49 (INT)	605.12	10 101	10 101
215 49 (COL)	605.12	10 101	10 101
215 49 (PAH)	605.12	10 101	10 101
215 49 (RAB)	605.12	10 101	10 101
220 48 (ACT)	622.48	10 101	10 101
220 49 (INT)	622.48	10 101	10 101
220 49 (COL)	622.48	10 101	10 101
220 49 (PAH)	622.48	10 101	10 101
220 49 (RAB)	622.48	10 101	10 101
225 48 (ACT)	640.84	10 101	10 101
225 49 (INT)	640.84	10 101	10 101
225 49 (COL)	640.84	10 101	10 101
225 49 (PAH)	640.84	10 101	10 101
225 49 (RAB)	640.84	10 101	10 101
230 48 (ACT)	658.20	10 101	10 101
230 49 (INT)	658.20	10 101	10 101
230 49 (COL)	658.20	10 101	10 101
230 49 (PAH)	658.20	10 101	10 101
230 49 (RAB)	658.20	10 101	10 101
235 48 (ACT)	675.56	10 101	10 101
235 49 (INT)	675.56	10 101	10 101
235 49 (COL)	675.56	10 101	10 101
235 49 (PAH)	675.56	10 101	10 101
235 49 (RAB)	675.56	10 101	10 101
240 48 (ACT)	692.92	10 101	10 101
240 49 (INT)	692.92	10 101	10 101
240 49 (COL)	692.92	10 101	10 101
240 49 (PAH)	692.92	10 101	10 101
240 49 (RAB)	692.92	10 101	10 101
245 48 (ACT)	710.28	10 101	10 101
245 49 (INT)	710.28	10 101	10 101
245 49 (COL)	710.28	10 101	10 101
245 49 (PAH)	710.28	10 1	

1987 PORTFOLIO WHOLE LIFE EFFECTIVE DATE PREFERENCE HIERARCHY -- 100X POVERTY VALUES IN THOUSANDS									
1988 POSSIBILITIES OTHER THAN FFSI REFLECT CHANGES THAT WOULD HAVE \$50 MILLION IMPACT									
X	CASE	GAP	APP	ICV	ICV 65	ICV 85	ICV 95	ICV 100	ICV 110
25	10 (ACT)	4.37	APP	19.651	20.101	20.101	20.101	20.101	20.101
25	10 (INT)	4.37	APP	19.651	20.101	20.101	20.101	20.101	20.101
25	10 (POL)	4.37	APP	19.651	20.101	20.101	20.101	20.101	20.101
25	10 (PRE)	4.37	APP	19.651	20.101	20.101	20.101	20.101	20.101
25	10 (PRT)	4.37	APP	19.651	20.101	20.101	20.101	20.101	20.101
35	10 (ACT)	12.58	APP	20.001	20.501	20.501	20.501	20.501	20.501
35	10 (INT)	12.58	APP	20.001	20.501	20.501	20.501	20.501	20.501
35	10 (POL)	12.58	APP	20.001	20.501	20.501	20.501	20.501	20.501
35	10 (PRE)	12.58	APP	20.001	20.501	20.501	20.501	20.501	20.501
35	10 (PRT)	12.58	APP	20.001	20.501	20.501	20.501	20.501	20.501
45	10 (ACT)	20.02	APP	20.501	21.001	21.001	21.001	21.001	21.001
45	10 (INT)	20.02	APP	20.501	21.001	21.001	21.001	21.001	21.001
45	10 (POL)	20.02	APP	20.501	21.001	21.001	21.001	21.001	21.001
45	10 (PRE)	20.02	APP	20.501	21.001	21.001	21.001	21.001	21.001
45	10 (PRT)	20.02	APP	20.501	21.001	21.001	21.001	21.001	21.001
55	10 (ACT)	32.41	APP	21.001	21.501	21.501	21.501	21.501	21.501
55	10 (INT)	32.41	APP	21.001	21.501	21.501	21.501	21.501	21.501
55	10 (POL)	32.41	APP	21.001	21.501	21.501	21.501	21.501	21.501
55	10 (PRE)	32.41	APP	21.001	21.501	21.501	21.501	21.501	21.501
55	10 (PRT)	32.41	APP	21.001	21.501	21.501	21.501	21.501	21.501

"Venue" Production and Use Subject to Case Management and Production Orders in MDC No. 1011 United States Dist. Ct."

M1157-

M109758530169

W24011004232